

Get Covered: A One-Page Guide to the Health Insurance Marketplace

Here's a quick look at the most important things to know about the Health Insurance Marketplace.

- **The Marketplace helps uninsured people find health coverage.**
- **When you fill out the Marketplace application, we'll tell you if you qualify for:**
 - **Private insurance plans.** We'll tell you whether you qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.
 - **Medicaid and the Children's Health Insurance Program (CHIP).** These programs cover millions of families with limited income. If it looks like you qualify, we'll share information with your state agency and they'll contact you. Many but not all states are expanding Medicaid to cover more people.
- **No matter what state you live in, you can use the Marketplace.** Some states operate their own Marketplace. In some states, the Marketplace is run by the federal government.
- **Most people must have health coverage or pay a fee.** If you don't have coverage in 2014, you'll have to pay a fee of \$95 per adult and \$47.50 per child, or 1% of your income (whichever is higher). The fee increases each year. In 2015, it'll be \$325 per person, or 2% of your income (whichever is higher). Some people may qualify for an exemption from this fee.
- **You're considered covered** if you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.
- **Marketplace Open Enrollment for 2015 coverage is November 15, 2014–February 15, 2015.**
- **If you have a qualifying life event** (like moving to a new state, getting married, having a child, or losing health coverage), you can get a Special Enrollment Period. This means you can enroll in or change your plan outside Open Enrollment.
- **Ready to apply and enroll, or have questions?**
 - Visit **HealthCare.gov**.
 - Call the Marketplace Call Center at 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.

